

OM Financial Life Insurance Company
 Fixed Indexed Annuities

	Issue Ages	Minimum Premium	Maximum Premium	Surrender Charges	Index Interest Crediting Method	Premium Bonus*	MGSV	OMIncome for Life	Free Withdrawal Provision	Liquidity/Riders	Death Benefit	Commission		
												Upfront 0-79	Street** 80-85	Trail
OMIndex-Spectrum 9 Single Premium Deferred FIA	0-85 NQ 18-85 Q	\$10,000	\$1,000,000	9 yrs: 15, 15, 15, 14.5, 13.5, 12.5, 10, 7, 4, 0%	<ul style="list-style-type: none"> • APTP1 w/cap • MPTP1 w/Cap • MPTP2 w/cap • MPTP3 w/cap • MA1 w/cap • Fixed Interest 	3%	103% of premium plus interest between 1% and 3%, less withdrawals	Yes	10% of Account Value beginning in the second contract year, less any previous withdrawals	Nursing Home Unemployment Terminal Illness OMIncome for Life Death of Owner	Surrender charges will be waived if the owner dies. If the MGSV is greater than the account value, the MGSV will be paid to the named beneficiary	9.00%	4.50%	50 bps 100 bps
Accelerator Series Flexible Premium Deferred FIA OMIndex-Accelerator 7 OMIndex-Accelerator 10	0-85 NQ 18-85 Q	\$10,000	\$1,000,000	7 Yrs: 10, 9, 8, 7, 6 5, 4, 0% 10 yrs: 10, 10, 10, 10 9, 8, 7, 6, 4, 2, 0%	<ul style="list-style-type: none"> • APTP1 w/cap • MPTP1 w/cap • MA1 w/cap • MA2 w/cap • Fixed Interest 	3%	100% of premium plus interest between 1% and 3%	Yes	10% of Account Value beginning in the second contract year, less any previous withdrawals	Nursing Home Unemployment Terminal Illness OMIncome for Life Death of Owner	Surrender charges will be waived if the owner dies. If the MGSV is greater than the account value, the MGSV will be paid to the named beneficiary	5.00%	2.50%	--
Escalator Series Flexible Premium Deferred FIA OMIndex-Escalator 6 OMIndex-Escalator 8 OMIndex-Escalator 10	0-85 NQ 18-85 Q	\$10,000	\$1,000,000	6 yrs: 9, 9, 8, 7, 6, 5 0% 8 yrs: 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 0% 10 yrs: 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 0%	<ul style="list-style-type: none"> • APTP1 w/cap • MPTP1 w/cap • MA1 w/cap • Fixed Interest 	6% AVE	87.5% of premium plus interest between 1% and 3%	No	10% of Account Value beginning in the second contract year, less any previous withdrawals	Nursing Home Unemployment Terminal Illness Death of Owner	Surrender charges will be waived if the owner dies. The surrender value will equal the sum of the account value of each option surrendered. For equity options, if the MGSV is greater than the account value, the MGSV will be paid to the named beneficiary	4.00%	2.00%	PTO**
Safety Series Flexible Premium Deferred FIA OMIndex-Safety 7 OMIndex-Safety 10	0-85 NQ 18-85 Q	\$15,000	\$1,000,000	7 yrs: 10, 10, 10, 9, 8, 7, 6, 0% 10 yrs: 10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	<ul style="list-style-type: none"> • APTP1 w/cap • MPTP1 w/cap • MA1 w/cap • Fixed Interest 	n/a	100% of premium plus interest at 2.5%	No	10% of Account Value beginning in the second contract year, less any previous withdrawals	Nursing Home Unemployment Terminal Illness Death of Owner	Surrender charges will be waived if the owner dies. If the MGSV is greater than the account value, the MGSV will be paid to the named beneficiary	5.50%	2.75%	PTO**, 50 bps

OM Financial Life Insurance Company
 Traditional Annuities

	Issue Ages	Minimum Premium	Maximum Premium	Surrender Charges	Index Interest Crediting Method	Premium Bonus*	MGIR	OMIncome for Life	Free Withdrawal Provision	Liquidity/Riders	Death Benefit	Commission			
												Upfront 0-79	Street** 80-90	Trail	
Guarantee Series	0-90 NQ	\$5,000 NQ \$2,000 Q	\$600,000		n/a	n/a	Between 1% and 3%	No		Nursing Home Unemployment Terminal Illness	Account value.			--	
OMGuarantee-Platinum 3				3 yrs: 9, 8, 7%					Up to the amount of the accumulated interest without surrender charges.			1.50%	0.75%		
OMGuarantee-Platinum 5				5 yrs: 9, 8, 7, 6, 5%									2.50%	1.25%	
OMGuarantee-Platinum 7				7 yrs: 9, 8, 7, 6, 5, 4 3%									3.25%	1.625%	
Guarantee Plus Series	0-90 NQ	\$5,000 NQ \$2,000 Q	\$600,000		n/a	1%	Between 1% and 3%	No		None	Surrender value.			--	
OMGuarantee-Plus 3				3 yrs: 9, 8, 7%					Up to the amount of the accumulated interest without surrender charges.			1.50%	0.75%		
OMGuarantee-Plus 5				5 yrs: 9, 8, 7, 6, 5%									2.50%	1.25%	
OMGuarantee-Plus 7				7 yrs: 9, 8, 7, 6, 5, 4 3%									3.25%	1.625%	

Index Options Abbreviations Explained

APTP1 w/cap	1-Year S&P 500® Annual Point-to-Point w/ Cap
MPTP1 w/cap	1-Year S&P 500® Monthly Point-to-Point w/ Cap
MPTP2 w/cap	2-Year S&P 500® Monthly Point-to-Point w/ Cap
MPTP3 w/cap	3-Year S&P 500® Monthly Point-to-Point w/ Cap
MA1 w/cap	1-Year S&P 500® Monthly Average w/ Cap
MA2 w/cap	2-Year S&P 500® Monthly Average w/ Cap

Annuity Payment Options for all traditional and indexed annuities

- Income for a fixed period
- Life Income with a Guaranteed Period
- Life Income
- Joint and Contingent Life Income
- Joint and Survivor Life Income with a Guaranteed Period
- Joint and Survivor Life Income
- Life Income with a Lump Sum Refund at Death

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*Subject to change.

**Performance Trail Option (PTO) pays 10% of each crediting method interest as compensation.

All fixed indexed annuities have a 100% participation rate in the indexing formula.

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